

Information to identify the case:

Debtor 1	<u>Daniel K. Cravener II</u>	Social Security number or ITIN	xxx-xx-7440
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Jamie L. Cravener</u>	Social Security number or ITIN	xxx-xx-3179
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-22497-CMB			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Daniel K. Cravener II

Jamie L. Cravener

3/21/25

By the court: Carlota M Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Daniel K. Cravener, II
Jamie L. Cravener
Debtors

Case No. 19-22497-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Mar 21, 2025

User: auto
Form ID: 3180W

Page 1 of 4
Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 23, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Daniel K. Cravener, II, Jamie L. Cravener, 161 Nassau Drive, Pittsburgh, PA 15239-2138
sp	+ Ty M. Osterman, Edgar Snyder & Associates, LLC, 600 Grant Street, Pittsburgh, PA 15219-2807
15091218	Dollar Bank, Credit Card Operations, PO Box 1700, Pittsburgh, PA 15230-1700
15075420	Harmony Hills, 18121 Boys Ranch Road, Altoona, FL 32702-9090
15075424	+ Riverset Credit Union, 53 South 10th Street, Pittsburgh, PA 15203-1142
15075425	Sundance Vacations & Travel Advantage, c/o Tristate Financial Inc., Po Box 29352, Phoenix, AZ 85038-9352
15075427	Tristate Financial, PO Box 29352, Phoenix, AZ 85038-9352

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
sng	EDI: PENNDEPTREV	Mar 22 2025 04:44:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
sng	EDI: PENNDEPTREV	Mar 22 2025 04:44:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Mar 22 2025 04:44:00	Ally Bank c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: AISACG.COM	Mar 22 2025 04:44:00	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: PRA.COM	Mar 22 2025 04:44:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Mar 22 2025 00:46:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15114437	EDI: GMACFS.COM	Mar 22 2025 04:44:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
15091211	+ EDI: GMACFS.COM	Mar 22 2025 04:44:00	Ally Financial, PO Box 380901, Bloomington, MN 55438-0901
15075413	EDI: BANKAMER	Mar 22 2025 04:44:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
15097630	+ EDI: BANKAMER2	Mar 22 2025 04:44:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15075414	+ EDI: TSYS2		

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User: auto

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		Mar 22 2025 04:44:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
15224407	Email/Text: BKBCNMAIL@carringtonms.com	Mar 22 2025 00:46:00	Carrington Mortgage Services, LLC, P.O. BOX 3730, Anaheim, CA 92806
15094107	Email/PDF: bncnotices@becket-lee.com	Mar 22 2025 01:04:34	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15075415	EDI: JPMORGANCHASE	Mar 22 2025 04:44:00	Chase Bank, P.O. Box 15298, Wilmington, DE 19850-5298
15075416	EDI: JPMORGANCHASE	Mar 22 2025 04:44:00	Chase Mortgage Corporation, P. O. Box 24696, Columbus, OH 43224-0696
15075417	+ EDI: CITICORP	Mar 22 2025 04:44:00	Citi Bank, Po Box 6217, Sioux Falls, SD 57117-6217
15075418	+ EDI: WFNNB.COM	Mar 22 2025 04:44:00	Comenity Capital Bank, PO Box 182120, Columbus, OH 43218-2120
15115240	+ Email/Text: kburkley@bernsteinlaw.com	Mar 22 2025 00:47:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15075419	Email/Text: SAABankruptcy@fcbanking.com	Mar 22 2025 00:46:00	First Commonwealth Bank, P. O. Box 400, Indiana, PA 15701-0400
15083240	^ MEBN	Mar 22 2025 00:44:59	First Commonwealth Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1225
15086244	+ Email/Text: RASEBN@raslg.com	Mar 22 2025 00:46:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15106955	EDI: JPMORGANCHASE	Mar 22 2025 04:44:00	JPMorgan Chase Bank, N.A., Chase Records Center, ATTN: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
15091222	EDI: WFNNB.COM	Mar 22 2025 04:44:00	Kay Jewelers, PO Box 659728, San Antonio, TX 78265-9728
15091221	+ Email/Text: BKRMailOPS@weltman.com	Mar 22 2025 00:46:00	Kay Jewelers, 375 Ghent Road, Akron, OH 44333-4600
15075421	+ Email/Text: PBNCNotifications@peritussservices.com	Mar 22 2025 00:46:00	Kohl's, Po Box 3115, Milwaukee, WI 53201-3115
15091365	Email/PDF: resurgentbknotifications@resurgent.com	Mar 22 2025 00:54:15	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15091224	^ MEBN	Mar 22 2025 00:44:32	Maurry Cobb, 301 Beacon Parkway, Suite 100, Birmingham, AL 35209-3103
15075422	+ EDI: SYNC	Mar 22 2025 04:44:00	Old Navy, c/o Synchrony Bank, Po Box 965005, Orlando, FL 32896-5005
15075423	Email/Text: Bankruptcy.Notices@pnc.com	Mar 22 2025 00:46:00	PNC Bank Card Services, PO Box 3180, Pittsburgh, PA 15230
15108821	Email/Text: Bankruptcy.Notices@pnc.com	Mar 22 2025 00:46:00	PNC Bank, National Association, PO Box 94982, Cleveland, OH 44101
15117204	EDI: PRA.COM	Mar 22 2025 04:44:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15091226	Email/Text: pcabkt@phillips-cohen.com	Mar 22 2025 00:46:00	Phillips & Cohen, Mail Stop 661, 1002 Justison St., Wilmington, DE 19801-5148
15110239	EDI: Q3G.COM	Mar 22 2025 04:44:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15110241	EDI: Q3G.COM	Mar 22 2025 04:44:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788

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15091228	+ Email/PDF: resurgentbknofications@resurgent.com	Mar 22 2025 00:54:10	Resurgen Capital Services, PO Box 10497, Mail Stop 576, Greenville, SC 29603-0497
15075917	^ MEBN	Mar 22 2025 00:44:44	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15075426	EDI: AISTMBL.COM	Mar 22 2025 04:44:00	T-Mobile, Po Box 37380, Albuquerque, NM 87176-7380
15085788	EDI: AIS.COM	Mar 22 2025 04:44:00	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, PO Box 248848, Oklahoma City, OK 73124-8848
15075428	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Mar 22 2025 00:46:00	U.S. Department of Education, c/o Nelnet, 3015 Parker Road, Suite 400, Aurora, CO 80014-2904
15083208	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Mar 22 2025 00:46:00	US Department of Education c/o Nelnet,, 121 South 13th Street, Suite 201,, Lincoln, NE 68508-1911
15075430	+ EDI: WFNNB.COM	Mar 22 2025 04:44:00	Victoria Secret, c/o Comenity Bank, PO Box 182789, Columbus, OH 43218-2789
15091236	Email/Text: BKRMailOps@weltman.com	Mar 22 2025 00:46:00	Weltman Weinberg & Reis CO, LPA, 323 W. Lakeside Avenue, Suite 200, Cleveland, OH 44113-1009

TOTAL: 42

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Carrington Mortgages Services, LLC
cr		JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	First Commonwealth Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1225
15091212	*	Bank of America, PO Box 982238, El Paso, TX 79998-2238
15091213	*+	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
15091214	*	Chase Bank, P.O. Box 15298, Wilmington, DE 19850-5298
15091215	*	Chase Mortgage Corporation, P. O. Box 24696, Columbus, OH 43224-0696
15091216	*+	Citi Bank, Po Box 6217, Sioux Falls, SD 57117-6217
15091217	*+	Comenity Capital Bank, PO Box 182120, Columbus, OH 43218-2120
15091219	*P++	FIRST COMMONWEALTH BANK, PO BOX 400, INDIANA PA 15701-0400, address filed with court., First Commonwealth Bank, P. O. Box 400, Indiana, PA 15701-0400
15091220	*	Harmony Hills, 18121 Boys Ranch Road, Altoona, FL 32702-9090
15091223	*+	Kohl's, Po Box 3115, Milwaukee, WI 53201-3115
15091225	*+	Old Navy, c/o Synchrony Bank, Po Box 965005, Orlando, FL 32896-5005
15091227	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court., PNC Bank Card Services, PO Box 3180, Pittsburgh, PA 15230
15091229	*+	Riverset Credit Union, 53 South 10th Street, Pittsburgh, PA 15203-1142
15091230	*	Sundance Vacations & Travel Advantage, c/o Tristate Financial Inc., Po Box 29352, Phoenix, AZ 85038-9352
15091231	*P++	T MOBILE, C O AMERICAN INFOSOURCE LP, 4515 N SANTA FE AVE, OKLAHOMA CITY OK 73118-7901, address filed with court., T-Mobile, Po Box 37380, Albuquerque, NM 87176-7380
15091232	*	Tristate Financial, PO Box 29352, Phoenix, AZ 85038-9352
15075429	*+	U.S. Department of Education, c/o Nelnet, 3015 Parker Road, Suite 400, Aurora, CO 80014-2904
15091233	*+	U.S. Department of Education, c/o Nelnet, 3015 Parker Road, Suite 400, Aurora, CO 80014-2904
15091234	*+	U.S. Department of Education, c/o Nelnet, 3015 Parker Road, Suite 400, Aurora, CO 80014-2904
15091235	*+	Victoria Secret, c/o Comenity Bank, PO Box 182789, Columbus, OH 43218-2789

TOTAL: 2 Undeliverable, 21 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

District/off: 0315-2

User: auto

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Total Noticed: 49

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 23, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 21, 2025 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor Carrington Mortgages Services LLC blemon@kmlawgroup.com, lemondropper75@hotmail.com
Denise Carlon	on behalf of Creditor Carrington Mortgages Services LLC dcarlon@kmlawgroup.com
Gary W. Darr	on behalf of Creditor First Commonwealth Bank gdarr@lenderlaw.com
Kenneth Steidl	on behalf of Joint Debtor Jamie L. Cravener julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Kenneth Steidl	on behalf of Debtor Daniel K. Cravener II julie.steidl@steidl-steinberg.com, ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Kevin Scott Frankel	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION pabk@logs.com, logsecf@logs.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 10